

Exhibit 290

MoneyGram Payment Systems, Inc.
2828 N. Harwood Street, 15th Floor
Dallas, Texas 75201
Attn: [REDACTED]

June 16, 2020

Dear [REDACTED]:

This letter ("Letter Amendment") amends and supplements the Amended and Restated Work Order between Ripple Services Inc. ("Ripple") and MoneyGram Payment Systems, Inc. ("Service Provider") dated December 31, 2019 ("Work Order").

As of June 8, 2020 (the "Effective Date") through the end of the Market Development Fee Period, the Parties agree that the maximum Market Development Fee XRP payable under Section 6.E.iii is hereby amended to US\$100,000,000. The references to 'US\$110,000,000' in Section 6.E.iii, Section 6.E.iii.3 and Section 6.E.xii.3 of the Work Order are hereby amended to be '\$100,000,000'.

Beginning on the Effective Date through December 31, 2020, the Parties agree as follows:

1. All terms and conditions of this Letter Amendment will be effective only as to the period from the Effective Date through December 31, 2020, at which time the terms and conditions of the Work Order will prevail.
2. The Work Order shall remain in full force and effect except as expressly and temporarily modified in this Letter Amendment.
3. Capitalized terms not otherwise defined in this Letter Amendment will have the meanings set forth in the Work Order.
4. Services Provider's Transaction Volume will not exceed US\$500,000,000 unless expressly agreed to by Ripple in writing (email to suffice). Service Provider shall use commercially reasonable efforts to send this Transaction Volume ratably over the remainder of calendar year 2020 such that Transaction Volume does not fluctuate materially in any given weekly period compared to the prior week without the prior consent of Ripple (email to suffice).
5. Ripple will no longer owe the Market Development Fees described in Section 6.E.iii.1)-3) and 5)-6) of the Work Order and will instead pay the Market Development Fees described in this Letter Amendment.
6. Ripple will pay Service Provider 4% of the Transaction Volume value in XRP based on the Daily Market Rate (or in USD fiat currency at Ripple's sole discretion) up to the 2020 Maximum Service Provider Fees (as defined below).
7. The maximum Market Development Fees payable under this Letter Amendment during the remainder of 2020 will be US\$18,803,746 (the "Maximum Service Provider Fees," to be calculated from USD to XRP based on the Daily Market Rate. In the event that Service Provider fails to earn the Maximum Service Provider Fees despite Service Provider's diligent and reasonable attempts to achieve a Transaction Volume of US\$500,000,000 during the remainder of 2020, Ripple will make Service Provider whole to the Maximum Service Provider Fees in XRP (calculated based on the Daily Market Rate) or USD (in Ripple's sole discretion) on December 31, 2020. For the avoidance of doubt, once the Maximum Service Provider Fees have been

earned by Service Provider, (1) Service Provider shall not be eligible to earn any additional Market Development Fees in calendar year 2020 under either this Letter Agreement or under the Work Order, and (2) Service Provider shall have no further obligation in the remainder of 2020 to deploy and use the Hosted Service to send and receive cross-border payments for the Corridors.

As of the Effective Date, the Parties agree to be bound, and have caused this Letter Amendment to be executed, by their authorized representatives.

RIPPLE SERVICES INC.

DocuSigned by:
[Redacted]
By: _____
Name: _____
Title: VP Corporate
Development
Date: 6/16/2020
Address: 315 Montgomery Street, 2nd Fl.
San Francisco, CA 94104
Attn: General Counsel

MONEYGRAM PAYMENT SYSTEMS, INC.

DocuSigned by:
[Redacted]
By: _____
Name: _____
Title: Chief Operating Officer
Date: June 16, 2020
Address: 2828 N. Harwood Street, 15th Floor
Dallas, Texas 75201
Attn: General Counsel